

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

First Named Inventor : Benjamin QUIGLEY  
Serial No. : 10/690,145  
Filed : October 20, 2003  
Art Unit : 3693  
Confirmation Number : 6038  
Examiner : Eric T. Wong  
Title : SYSTEM AND METHOD FOR ELECTRONIC  
WALLET CONVERSION  
Attorney Docket No. : AOL0055

---

March 25, 2011

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Applicant submits this Response to the Office Action dated January 21, 2011 in connection with the above-identified patent application.

A **Listing of Claims** begins on Page 2 of this paper, and

**Remarks** begin on Page 8 of this paper.

Applicant does not believe that the filing of this amendment will incur additional fees. However, the Commissioner is authorized to charge any fees that may be due and to credit any overpayments to Deposit Account 07-1445 (Order No. AOL0055). Applicant considers this document to be filed in a timely manner.